

Information to identify the case:

Debtor 1	Gabrielle E Homer	Social Security number or ITIN	xxx-xx-3557
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-70476-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gabrielle E Homer
aka Gabrielle E Waugh

4/13/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gabrielle E Homer
Debtor

Case No. 21-70476-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 13, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2022:

Recip ID	Recipient Name and Address
db	+ Gabrielle E Homer, 192 Kagey Street, Mineral Point, PA 15942-5918
15442873	Altoona Center for Oral and Maxillofacial, Dr. Adam C. Goddard, Altoona, PA 16602
15442874	+ AmeriHome Mortgage, P.O. Box 77423, Trenton, NJ 08628-7423
15442879	#+ Children's Community Pediatrics, 11279 Perry Hwy, Suite 450, Wexford, PA 15090-9394
15442881	+ Conemaugh Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4398
15442882	Conemaugh Memorial Medical Center, ATTN: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4398
15442886	+ DLP, Conemaugh Physicians Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
15442887	+ Dynamic Recovery Solutions, LLC, Attn: Bankruptcy, 135 Interstate Blvd., Greenville, SC 29615-5720
15442888	+ Estate Information Services, LLC db, EIS Collections, P.O. Box 1398, Reynoldsburg, OH 43068-6398
15442889	+ Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788
15442891	+ Lending Club Bank, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15442892	Magee-Womans Hospital of UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059
15442896	+ Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15442898	+ UPMC Altoona, 620 Howard Avenue, Altoona, PA 16601-4804
15442897	+ University of Pittsburgh Physicians, 3601 Fifth Avenue, Pittsburgh, PA 15213-3403

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 14 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2022 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 14 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2022 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Apr 14 2022 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 13 2022 23:13:00	Peoples Natural Gas Company LLC, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15442875	+ Email/PDF: bncnotices@becket-lee.com	Apr 13 2022 23:18:17	Amex, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
15442876	+ Email/Text: bankruptcy@usecapital.com	Apr 13 2022 23:13:00	Capital Accounts, Attn: Bankruptcy Dept., P.O.

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15442877	+ EDI: CAPITALONE.COM	Apr 14 2022 03:18:00	Box 140065, Nashville, TN 37214-0065 Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15442880	EDI: WFNNB.COM	Apr 14 2022 03:18:00	Comenity Bank, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15442883	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 13 2022 23:13:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
15442884	EDI: DISCOVER.COM	Apr 14 2022 03:18:00	Discover Bank, P.O. Box 15410, Wilmington, DE 19850-5410
15442885	EDI: DISCOVER.COM	Apr 14 2022 03:18:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15442878	EDI: JPMORGANCHASE	Apr 14 2022 03:18:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15442890	+ Email/Text: processing@keybridgemed.com	Apr 13 2022 23:13:00	Keybridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Avenue, Lima, OH 45805-1167
15442893	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2022 23:18:31	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
15442895	EDI: RMSC.COM	Apr 14 2022 03:18:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15442894	+ EDI: RMSC.COM	Apr 14 2022 03:18:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15443340	+ EDI: RMSC.COM	Apr 14 2022 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AMERIHOM MORTGAGE COMPANY, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-7

User: admin

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on behalf of Creditor AMERIHOM E MORTGAGE COMPANY LLC bnicholas@kmlawgroup.com

Eric E. Bononi

bankruptcy@bononilaw.com pa69@ecfbis.com

Jeffrey Wayne Ross

on behalf of Debtor Gabrielle E Homer jross@shepleylaw.com bk@shepleylaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5